

State of Washington  
Office of the Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

2001 Washington Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

| Rank                           | Company Name                        | NAIC<br>Cod | Dom | Direct<br>Premiums<br>Written | Market<br>Share | Direct<br>Premiums<br>Earned | Direct<br>Losses<br>Incurred | Loss<br>Ratio(1) |
|--------------------------------|-------------------------------------|-------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| 1                              | American Economy Ins Co             | 19690       | IN  | \$21,162                      | 7.28%           | \$22,732                     | \$23,187                     | 102.00%          |
| 2                              | State Farm Fire And Cas Co          | 25143       | IL  | \$18,402                      | 6.33%           | \$17,904                     | \$18,317                     | 102.31%          |
| 3                              | American States Ins Co              | 19704       | IN  | \$11,567                      | 3.98%           | \$11,536                     | \$4,932                      | 42.75%           |
| 4                              | Farmers Ins Co Of WA                | 21644       | WA  | \$10,711                      | 3.68%           | \$9,905                      | \$6,505                      | 65.67%           |
| 5                              | Westport Ins Corp                   | 34207       | MO  | \$10,462                      | 3.60%           | \$9,416                      | \$5,281                      | 56.08%           |
| 6                              | Hartford Cas Ins Co                 | 29424       | IN  | \$9,249                       | 3.18%           | \$8,423                      | \$4,567                      | 54.22%           |
| 7                              | Maryland Cas Co                     | 19356       | MD  | \$8,646                       | 2.97%           | \$8,238                      | \$12,692                     | 154.06%          |
| 8                              | Farmers Ins Exch                    | 21652       | CA  | \$8,587                       | 2.95%           | \$7,812                      | \$4,943                      | 63.27%           |
| 9                              | Assurance Co Of Amer                | 19305       | NY  | \$8,275                       | 2.85%           | \$6,991                      | \$10,422                     | 149.08%          |
| 10                             | Mutual Of Enumclaw Ins Co           | 14761       | WA  | \$7,958                       | 2.74%           | \$8,592                      | \$12,706                     | 147.88%          |
| 11                             | Allstate Ins Co                     | 19232       | IL  | \$7,759                       | 2.67%           | \$7,409                      | \$7,390                      | 99.75%           |
| 12                             | Truck Ins Exch                      | 21709       | CA  | \$6,729                       | 2.32%           | \$5,861                      | \$4,077                      | 69.56%           |
| 13                             | Federal Ins Co                      | 20281       | IN  | \$6,600                       | 2.27%           | \$6,104                      | \$6,124                      | 100.33%          |
| 14                             | Atlantic Mut Ins Co                 | 19895       | NY  | \$6,190                       | 2.13%           | \$4,863                      | \$2,338                      | 48.08%           |
| 15                             | Uniqard Ins Co                      | 25747       | WA  | \$4,586                       | 1.58%           | \$4,186                      | \$4,463                      | 106.62%          |
| 16                             | St Paul Fire & Marine Ins Co        | 24767       | MN  | \$4,555                       | 1.57%           | \$3,839                      | \$2,106                      | 54.85%           |
| 17                             | Firemans Fund Ins Co                | 21873       | CA  | \$4,553                       | 1.57%           | \$4,552                      | \$5,359                      | 117.73%          |
| 18                             | Nationwide Mut Ins Co               | 23787       | OH  | \$3,998                       | 1.38%           | \$3,544                      | \$1,305                      | 36.82%           |
| 19                             | Commonwealth Ins Co Of Amer         | 10220       | WA  | \$3,893                       | 1.34%           | \$3,386                      | \$633                        | 18.70%           |
| 20                             | Charter Oak Fire Ins Co             | 25615       | CT  | \$3,862                       | 1.33%           | \$3,473                      | \$1,851                      | 53.29%           |
| 21                             | National Surety Corp                | 21881       | IL  | \$3,768                       | 1.30%           | \$3,545                      | \$3,111                      | 87.75%           |
| 22                             | Mid-Century Ins Co                  | 21687       | CA  | \$3,489                       | 1.20%           | \$3,315                      | \$3,181                      | 95.96%           |
| 23                             | Oregon Mut Ins Co                   | 14907       | OR  | \$3,413                       | 1.17%           | \$2,927                      | \$2,371                      | 81.01%           |
| 24                             | Travelers Ind Co Of Amer            | 25666       | CT  | \$3,191                       | 1.10%           | \$3,447                      | \$1,506                      | 43.70%           |
| 25                             | Travelers Ind Co Of IL              | 25674       | IL  | \$3,164                       | 1.09%           | \$3,129                      | \$2,667                      | 85.24%           |
| 26                             | Travelers Ind Co                    | 25658       | CT  | \$3,158                       | 1.09%           | \$3,121                      | \$1,652                      | 52.93%           |
| 27                             | Transcontinental Ins Co             | 20486       | NY  | \$3,065                       | 1.05%           | \$2,910                      | \$1,248                      | 42.87%           |
| 28                             | Transportation Ins Co               | 20494       | IL  | \$3,047                       | 1.05%           | \$3,928                      | \$2,048                      | 52.14%           |
| 29                             | West American Ins Co                | 44393       | IN  | \$2,902                       | 1.00%           | \$2,803                      | \$1,369                      | 48.84%           |
| 30                             | Northern Ins Co Of Nv               | 19372       | NY  | \$2,805                       | 0.97%           | \$2,791                      | \$9,546                      | 342.07%          |
| 31                             | Grocers Ins Co                      | 40541       | OR  | \$2,754                       | 0.95%           | \$2,367                      | \$822                        | 34.74%           |
| 32                             | Hartford Fire In Co                 | 19682       | CT  | \$2,728                       | 0.94%           | \$2,812                      | \$860                        | 30.58%           |
| 33                             | Wausau Business Ins Co              | 26069       | WI  | \$2,589                       | 0.89%           | \$2,660                      | \$3,101                      | 116.59%          |
| 34                             | Hartford Steam Boil Inspec & Ins Co | 11452       | CT  | \$2,338                       | 0.80%           | \$1,808                      | (\$50)                       | (2.75)%          |
| 35                             | Valley Forge Ins Co                 | 20508       | PA  | \$2,263                       | 0.78%           | \$2,058                      | \$1,848                      | 89.79%           |
| 36                             | Church Mut Ins Co                   | 18767       | WI  | \$2,245                       | 0.77%           | \$2,037                      | \$1,276                      | 62.62%           |
| 37                             | American Ins Co                     | 21857       | NE  | \$2,121                       | 0.73%           | \$1,613                      | \$859                        | 53.23%           |
| 38                             | Great Northern Ins Co               | 20303       | MN  | \$1,991                       | 0.69%           | \$2,039                      | \$377                        | 18.49%           |
| 39                             | X L Ins Co Of NY                    | 40193       | NY  | \$1,860                       | 0.64%           | \$1,572                      | \$6,107                      | 388.46%          |
| 40                             | Philadelphia Ind Ins Co             | 18058       | PA  | \$1,834                       | 0.63%           | \$1,639                      | \$529                        | 32.24%           |
| All 219 Other Companies        |                                     |             |     | \$68,192                      | 23.46%          | \$68,932                     | \$56,108                     | 81.40%           |
| Totals (Loss Ratio is average) |                                     |             |     | \$290,662                     | 100.00%         | \$280,221                    | \$239,734                    | 85.55%           |

(1)Excluding all Loss Adjustment Expenses (LAE)